इकाइयों की ऋण संबंधी आवश्यकताओं को पूरा करते समय नयी और वर्तमान इकाइयों के अनुमानित वार्षिक उत्पादन के कम से कम 20% के आधार पर कार्यशील पूंजी की सीमाओं की गणना की जानी है। अपेक्षाकृत रूप से बड़ी इकाइयों द्वारा प्राप्त किए जाने वाले अधिकांश बैंक ऋण की संभावना से बचने की दृष्टि से भारतीय रिजर्व बैंक ने बैंकों से भी कहा है कि वे प्राथमिकता प्राप्त क्षेत्र के तहत लघु उद्योग क्षेत्र के अंतर्गत कम से कम 40% अग्रिम कुटीर उद्योगों, खादी और ग्रामोद्योगों, कारीगरों, अति लघु उद्योगों (संयंत्र और मशीनरी में 5 लाख रुपए तक के निवेश वाले) या 5 लाख रुपए तक की ऋण सीमा वाले लघु उद्योग क्षेत्र की दूसरी इकाइयों को दें।

(ग) भारतीय रिजर्व बैंक ऐसे आंकड़े नहीं रखता है।

(घ) से (च) आंतरिक और बाहरी दोनों प्रकार के कई ऐसे कारण हैं जिनसे औद्योगिक इकाइयों में रुग्णता होती है। जहां तक ऋण मंजूर करने में विलम्ब के संबंध में भारतीय रिजर्व बैंक ने बैंकों को निर्देश जारी किए हैं जिनमें आवेदन पत्रों को समय पर निपटाने की आवश्यकता पर जोर दिया गया है और तदनुसार 25,000/- रुपए तक की ऋण सीमा वाले आवेदन पत्रों को आवेदन की तारीख से दो सप्ताह के अंदर और 25,000/- रुपए से अधिक की ऋण सीमा वाले आवेदन पत्रों को आठ से नौ सप्ताह के अंदर-अंदर निपटा दिया जाना चाहिए। बैंकों द्वारा आवेदन पत्रों पर कार्रवाई करने से संबंधित विलम्ब की शिकायतें जब भी सरकार को प्राप्त होती हैं उन पर उपचारात्मक कार्रवाई करने के लिए उन्हें संबंधित बैंक के साथ उठाया जाता है।

Direct Dialogue with State Governments by Germany regarding Investment

2755. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether Germany has pointed that they want to enter into direct dialogue with different State Governments for foreign investment and collaboration;

(b) if so, whether German Government is of the opinion that if the States want to promote foreign investment they would introduce a single window clearance to all for statutory approvals and administrative approvals;

(c) if so, whether the Union Government have accepted the demand of the Germans for direct dialogue with the State Government for investment in the projects; and

(d) if so, by what time the German Government is likely to enter into the dialogue with the State Governments and what are the projects on which they have shown preference for investment?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) Indo-German Chamber of Commerce has proposed to enter into a dialogue with different State Governments on the issue of speeding up State Government approvals.

(b) In a Memorandum given by German Chancellor Mr. Kohl to our Prime Minister, Germany has suggested that a mechanism be evolved by which all clearances at the State level must be granted by a single agency.

(c) While responding to Kohl's Memorandum, the Union Govt. has clarified that most of the State Govts. have already set up single window agency which takes care of all clearances.

(d) The first sup-part of this part of the Question i.e. "if so, by what time ..... with State Governments" is not applicable in view of (c) above. The newly approved German investments in India are primarily in the Engineering Ceramic, Chemicals, Power Generation and Telecommunication sectors.

Per Capita Investment made by Banks in Maharashtra

2756. SHRIMATI CHANDRIKA ABHINANDAN JAIN: Will the Minister of FINANCE be pleased to state:

(a) whether the amount of per capita investment made, district-wise by the Commercial Cooperative and Scheduled Banks in Maharashtra by the end of the Seventh Five Year Plan was less as compared to the national average;

(b) if so, the reasons therefor; and

(c) the measures/efforts made by Government to increase the per capita investment in Maharashtra?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (c) District-wise per capita investment made by Commercial Banks, Cooperative and Scheduled Banks in Maharashtra State as on 31-3-1993 is given in the Statement. (See below) Out of 30 Districts, 27 Districts have less per capita bank credit compared to national average of Rs. 1978/-. In this connection it may be stated that the credit deployment in State/Region depends upon the credit absorption capacity of the area which is related to availability of infrastructure like power, marketing network communication etc. This is clear from the fact, that the remaining three Districts namely, Greater Bombay, Pune and Nagpur have more per capita bank credit being commercial/metropolitan centres in the State. The issues relating to credit deployment in the States are discussed regularly at State Level Banker's Committee Meetings.

Statement

District-wise per capita investment made by Commercial, Co-operative and Scheduled banks in Maharashtra State as on 31.3.1993

S.No.	District	Per capita bank credit (Rs.)
1.	Ahmadnagar	879
2.	Akola	675
3.	Amaraoti	634
4.	Aurangabad	1276
5.	Bhandara	502
6.	Beed	426
7.	Buldhana	463
8.	Chandrapur	606
9.	Gadchiroli	208
10.	Dhule	703
11.	Greater Bombay	32791
12.	Jalgaon	784
13.	Jalna	632
14.	Kolhapur	1146
15.	Latur	532
16.	Nagpur	2254
17.	Nanded	538
18.	Nashik	978
19.	Osmanabad	435
20.	Parbhani	466
21.	Pune	3416
22.	Raigad	808
23.	Ratnagiri	507
24.	Sangli	1124
25.	Satara	877
26.	Sindhudurg	544
27.	Solapur	890
28.	Thane	1261
29.	Wardha	846
30.	Yeotmal	548

Searches under Income Tax Act in Maharashtra, Gujarat, Rajasthan and Madhya Pradesh

2757. SHRIMATI VEENA VERMA : Will the Minister of FINANCE be pleased to state:

(a) the number of searches carried out u/s 132 of the Income Tax Act in the State of Maharashtra, Gujarat, Rajasthan and Madhya Pradesh during 1992-93 and 1993-94;

(b) what is the amount of disclosures, state-wise during this period;

(c) what is the actual amount of Tax recovered on account of the disclosures during searches; and

(d) whether it is a fact that number of searches conducted in Gujarat are higher than in many states of North India?